Form ADV Part 3 · Form CRS

Client Relationship Summary · March 2026

Cornerstone Wealth Partners, LLC

Cornerstone Wealth Partners, LLC ("Cornerstone") is registered with the U.S Securities and Exchange Commission ("SEC") (www.sec.gov) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important to understand the differences. There are free tools available for investors to research firms and financial professionals at www.Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Cornerstone provides financial planning consultations to retail investors. We will make recommendations for implementing the investment advice we give you. You are under no obligation to act on our recommendations. Cornerstone operates under two arrangements to manage investments. Cornerstone offers discretionary asset management services to advisory clients. Under this arrangement you will enter into a written Investment Management Agreement with Cornerstone wherein you authorize Cornerstone to supervise and direct your investment accounts on a discretionary basis in accordance with the investment objectives for each account. Cornerstone can also recommend the investment of your capital into one of Matson Money, Inc.'s ("Matson Money") asset allocation programs. We also offer recommendations for Education Savings Accounts offered through Matson Money. Our Investment Adviser Representatives continuously monitor their client accounts and conduct annual reviews or as often as requested by the client to provide any updates as necessary. Third party portfolio managers, such as Matson Money, also monitor accounts daily for trading and rebalancing purposes. We also provide investment advisory and management services for workplace retirement plans, including assisting plan sponsors with investment selection, ongoing monitoring, and participant education, tailored to meet the specific needs of the plan and its participants. There is no minimum net worth or minimum portfolio requirement for our services. Matson Money requires $10,000 in assets for its Matson Funds and Frontier Adjusted Portfolio Programs. The issuers of Section 529 College Savings Plans may have investment minimums and other limits.

For more detailed information about our services, refer to our Form ADV Part 2A Brochure.

Recommended questions to ask your investment adviser: **"Given my financial situation, should I choose an investment advisory service? Why or why not?"; "How will you choose investments to recommend to me?" and "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"**

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Cornerstone offers services on a fee basis. For ongoing financial consulting, you will pay an annual flat fee ranging from $100 to $10,000 depending on the level and scope of the services required. Fees are specified in an agreement between you and Cornerstone. The total annual fees paid to Cornerstone are between .50% and 1.25% dependent on AUM. When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees, and Cornerstone may therefore have an incentive to encourage you to increase the assets in your account. Annual fees paid to Cornerstone are collected quarterly in advance, at one-fourth the annual rate. When you participate in a Matson Money program, your investments bear all fund-related fees and expenses, including brokerage fees and operating expenses as well as the expenses derived from the underlying mutual funds in which the Matson Funds invest. In certain circumstances, Cornerstone does have the discretion to charge a flat fee for Financial and Investment Consulting. We invoice your fees in advance at the beginning of the year based on your account value on the last day of the previous calendar year.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

The fees for our services are described in further detail in our firm's ADV, specifically Part 2A Brochure, Items 5.A., B., C., and D. (https://adviserinfo.sec.gov/firm/summary/146602)

Recommended question to ask your investment adviser: **"Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Advisors may be licensed insurance agents and may have an incentive to recommend commissionable insurance products. If they arrange insurance for you, Cornerstone supervised persons receive a percentage of insurance-related charges paid by you. Therefore, a conflict will exist if we recommend that you obtain insurance through one of our agents. You should consider that you are under no obligation to obtain insurance products through anyone we recommend.

Recommended question to ask you investment adviser: **"How might your conflicts of interest affect me, and how will you address them?"**

More detailed information about conflicts can be found in the Firm's Form ADV Part 2A Brochure.

How do your financial professionals make money?

Cornerstone advisors are all paid a percentage of fees that they generate to the firm. They received no sales, no commissions, and no revenue sharing. Cornerstone charges clients a fee based on assets under management (starts at 1.25% and scales down to .5% depending on client AUM) and pays advisors a percentage of that fee.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes, Cornerstone and an Investment Advisor Representative at Cornerstone have disciplinary history to report. Please see Investor.gov/CRS for a free search tool to research Cornerstone and our financial professionals.

Recommended question to ask your investment adviser: **"As a financial professional, do you have any disciplinary history? For what type of conduct?"**

Additional Information

Additional information about Cornerstone is available on the SEC's website at https://adviserinfo.sec.gov/. The searchable IARD/CRD number for Cornerstone is 146602. To request up to date information and a copy of your relationship summary, you can reach us at (517) 381-3450.

Recommended question to ask your investment adviser: **"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"**